A REVIEW OF THE STATE OF THE BRITISH NATION.

Thursday, February 22. 1711.

I Have been talking very much of Credit to you, and I doubt I have tir'd you of it; for in ſpight of Argument ye ſtand at Gaze; every one ſtands ſtill to ſee what his Neighbour does, that if that Neighbour plays the Fool, he may play the Fool too; thus Mankind like a Flock of Sheep, if one leaps down a Precipice, the reſt follow, and daſh their Brains out againſt the Rocks, in ſpight of FAIR WARNING.

Well, I ſhall let you alone a-while, perhaps when you come a little nearer the Gulph, which the Ruin of the *Credit* of the Nation would involve us all in, you will be frighted a little, and ſtart back; *many People make a Jeſt of the Devil, that care not to talk with him* —— You will be Convinc'd *when you feel*, if you will not *when you ſee* —— So I'll leave that Article, till my Obſervation may have ſome of your Experience to ſupport it.

I turn now to Examin the Variety of the Thing call'd *Credit*, for there are other Species of the ſame Being, and the Term *Credit*, is a full, copious, and extenſive Word —— Abundance of Kinds of *Credit* are to be found among us, tho' the Ebb of them all runs low at this Time; *Four* ſorts of Credit I deſign to ſpeak to.

1. There

1. There is *the Publick Crédit*, or the Credit of the Exchequer; this is what I have been all along ſpeaking of.

2. There is *Credit in Trade*; and therein it may require me to ſpeak of Improvements in Trade many Ways, by the help of *Credit*, and wiſe Management.

3. There is the *Credit of Religion*; and in this, I ſhall offer you ſome Diſtinctions, and perhaps come to touch upon the *Credit of the Clergy*, that *almoſt* Non-entity of the Age—A Thing that alas! has but a very Indifferent Figure at this Time, and ſeems fairly growing worſe every Day; and ſince the Convocation, whoſe great Concern that ſeems to be, are now Sitting, and have (*what ſome have complain'd they wanted always before*) a full Licenſe from the Sovereign to act for the Good of the Church; I ſhall humbly Addreſs my ſelf to them, beſeeching them that they would think of ſome Method to reſtore the Credit of the Clergy, either by their Reformation, or ſuch other Method as to their Wiſdom ſhall ſeem meet———

And here I crave leave to make a Note of Digreſſion, to which I ask no Body's Attention, that are either Prejudic'd, or Partial againſt this Author, or this Paper; but to the Impartial and fair Judges, even of the Church of England, *I freely appeal, and ſhall ſtand and fall by their Judgment.*

I have, within theſe 20 Years paſt, Travelled, I think I may ſay, to every Nook and Corner of that part of the Iſland, call'd *England*, either upon Publick Affairs, when I had the Honour to ſerve his late Majeſty King *William*, of Glorious, (tho' forgotten) Memory——— Or upon my private Affairs; I have been in every County, one excepted, and in every Conſiderable Town in every County, with very few Exceptions; I have not, I hope, been an Idle Spectator, or a careleſs unobſerving Paſſenger in any Place, and believe I can give ſome Account of my Travels if need were: Among ſome of my other Obſervations; I acknowledge, I have been ſomething ſtrict in relation to the Morals, Manners, and Behaviour of the Clergy, and am able to ſay but too much of that Affair.

Now to any that had troubled themſelves to read what I have written, and who themſelves know any Thing, how, many of thoſe Gentlemen live in *England*, I appeal and ſubmit to their Determination of this Queſtion, Whether I have not rather made it my Buſineſs to conceal, than expoſe the Infirmities and Extravagancies of the Clergy; and if at any Time I have given a General hint, let them bring me upon Trial, and ſee if I cannot make it out by Particulars, Black, Horrid, Dreadful, Particulars, and thereby prove, that *I have*, in Reverence to the Honour of the Proteſtant Religion, in Pity and Compaſſion to thoſe among them, who may live to repent, and in reſpect to thoſe many among the Clergy, who are Men of Piety, Learning, Vertue, and Exactneſs of Live, ſome of whom I have the Honour to know; I ſay, *that I have* rather ſtruggled with my ſelf to forbear them, than ſtudied to expoſe them.

I reſolve now, to ſhew them one other Proof of my Moderation, and if this fails, let them expect from me nothing but black Liſts, ſecret Hiſtories, open Reprehenſions, and the keeneſt Satyr upon their Lifes, with Names and Sir-Names, Crimes and Characters, as long as I have a Tongue to ſpeak, and a Pen to write —— And upon no Conditions (*Force excepted, which I ſhall Reſiſt as well as I can*) to be ſilenced, but by a Repentance, and Reformation as viſible as the Crimes have been.

But

But leaving this desperate Task, I come first to the Work in Hand, *The Credit of Trade*; this I take to consist in several Things, some of which, tho' of Moment in their kind, I shall pass over as less seasonable, and touch at those that more nearly concern us just now.

1. The Credit of the Nation in Trade, consists in their Capacity of, and Care in the several Manufactures of the Country; That they have the Materials for Excellent Manufactures. That they take care to keep up the Value, the Vent, and the Honest finishing these Manufactures, which is their Reputation, and the Life of their Sale in Forreign Parts —— This I have formerly touch'd upon, and may hereafter speak more distinctly to it, especially for the sake of *Scotland*, who if they could come once to a regular sorting of their Manufactures, and keeping them up to their just Lengths, Breadths, Substance and Goodness, are as capable of Improvement in Trade, as any Nation in the World, and may as easily furnish themselves to produce Materials, I mean Wooll and Flax, as fine as any Body.

2. Another Branch of the Credit of Trade, consists in the Care of the Publick, to Enlarge, Encourage, Protect, and Support, the Commerce, by necessary Bounties, well-proportion'd Customs, due Prohibitions, and avoiding all Clogs and Discouragements to the Merchants, such as foolish Prohibitions, discouraging Monopolies, and the like.

3. Wholesome, and summary Justice in Disputes about Property in Trade, good Laws to secure the Property of the Creditor, and yet Merciful Bounds set for Relief of the Unfortunate Debtor, not to Discourage him, make him desperate, and consequently a Knave; and at last cast him away, which is a Loss to the Common Wealth, a Discouragement to Trade, and a Ruin to Innocent Posterity.

4. Establishing by just Laws and on good Foundations, all kind of Advantageous Societies in Trade; where separate Trade may not be Qualified to the Circumstances; such as Banks for Circulating Cash, securing the Deposits of the Merchants from Insults of Thieves, Treachery of Servants, Accidents of Fire, *and the like*; and also for raising Paper-Credit to the Assistance of Commerce, as an Equivalent to the Indigence of the Coin, such also as Companies, Corporations, Societies, Patents, and the like.

These are some of the many Things, which I say Establish the Credit of Trade.

4. There is a Branch of Credit, which I call the Credit of Vertue.

This Consists in the Great Article of Reformation of Manners, a Thing grown so desperate in this Nation, that it rather calls for a *Satyr* than a *Review*, and perhaps if I ever set about washing this *Æthiopian*, it may be that way; for this Age must be scourg'd into good Manners, or I see little Room to expect any Thing from them.

In this wild Field, I hope every Body will allow that I have space enough for Action; and therefore leaving your *Examiners*, *Tattlers*, *Observators*, and a MEDLY of M--lerns to toss the State in a Blanket among them; I shall for a while, talk to you of the Affairs of Trade, Buying and Selling, and the like.

This I do the rather, because all the Politick Commerce, seems to run into a kind of Buying and Selling, which I thank God I have not been us'd to; of which hereafter.

ADVER-

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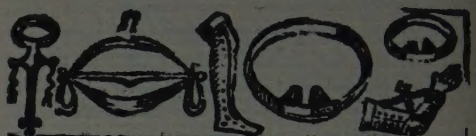

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